

Cause of Loss

1--Fire, Lightning, and Removal
3--Water Damage and Freezing
6--Liability and MedPay

2--Wind and Hail
4--Theft
9--All Other

	Cause 1	Cause 2	Cause 3	Cause 4	Cause 6	Cause 9
1998	36.6%	7.2%	20.2%	6.8%	12.0%	17.2%
1999	38.4%	8.7%	21.6%	5.6%	11.1%	14.6%
2000	35.1%	7.4%	29.4%	4.7%	9.4%	13.9%
2001	40.1%	5.0%	22.8%	4.6%	10.1%	17.5%
2002	41.3%	5.9%	22.2%	4.6%	11.2%	14.7%
2003	33.3%	4.2%	36.2%	3.2%	7.3%	15.7%

2003 MA Homeowners Insurance % of Total Losses by Cause of Loss by Year

